

1.8.1 Sistem Perbankan: Pinjaman yang Diluluskan Mengikut Tujuan dan Sektor

Banking System: Loans Approved by Purpose and Sectors

RM juta

RM million

Tujuan	2007					2008								Purpose
	Ogos/ Aug	Sept./ Sept.	Okt./ Oct.	Nov./ Nov.	Dis./ Dec.	Jan./ Jan.	Feb./ Feb.	Mac/ Mar.	Apr./ Apr.	Mei/ May	Jun/ June	Jul./ July	Ogos/ Aug	
Pembelian sekuriti	3089.6	1467.2	1063.0	8972.3	2663.2	1248.7	834.1	626.4	3157.5	1502.8	1385.8	1112.7	1310.4	Purchase of securities
Pembelian kenderaan pengangkutan yang mana: Pembelian kereta penumpang	3202.6	3086.2	3146.3	2867.5	2743.1	3279.6	2688.3	3084.5	3693.8	3598.8	3482.8	3933.5	3073.3	Purchase of transport vehicles of which: Purchase of passenger cars
Pembelian harta kediaman	4939.0	4157.4	4628.1	4806.4	3864.4	4550.5	4044.2	5034.8	5787.0	5224.4	5334.7	6395.3	5339.2	Purchase of residential property
Pembelian harta bukan kediaman	2238.4	2421.4	2079.1	2813.7	1712.9	4025.0	2223.4	2259.1	3091.2	2861.0	2509.4	2666.0	2738.8	Purchase of non-residential property
Pembelian aset tetap selain tanah dan bangunan	260.4	319.2	238.4	314.3	247.3	443.7	214.3	300.3	368.3	288.8	568.6	467.2	225.4	Purchased of fixed assets other than land and building
Kegunaan persendirian	843.8	819.3	755.1	826.0	667.2	922.9	816.1	951.8	1120.5	882.8	913.0	1101.2	1027.1	Personal uses
Kad kredit	1754.6	1577.5	1576.7	1536.8	1578.9	2093.3	1351.5	1560.9	2318.6	1947.2	1919.5	1947.5	1881.5	Credit cards
Pembelian barangan pengguna	2.0	1.9	1.5	1.1	1.1	0.9	1.3	0.7	1.4	1.5	0.9	3.2	1.2	Purchase of consumer durable goods
Pembinaan	427.7	782.5	804.5	1856.5	629.4	2108.1	877.4	873.0	1247.1	545.3	660.1	941.9	1169.6	Construction
Modal kerja	7078.5	7579.2	6855.3	6856.0	10707.4	5198.2	5356.4	8860.5	6432.5	7914.1	6602.9	5767.8	8918.6	Working capital
Tujuan lain	1367.1	1440.6	2173.5	6948.9	2001.1	1947.6	2955.2	946.2	2261.9	1456.9	1275.8	1780.4	3508.3	Other purpose
Jumlah pinjaman yang diluluskan (sepanjang tempoh)	25203.9	23652.4	23321.6	37799.5	26815.8	25818.3	21362.1	24498.2	29479.8	26223.6	24653.3	26116.7	29193.5	Total loans approved (during the period)
Sektor ¹														Sektor ¹
Pertanian primer	2,663.3	502.5	386.1	3,782.6	484.3	478.5	563.6	356.8	870.0	485.6	626.7	631.6	716.0	Primary agriculture
Perombongan dan kuari	131.0	119.3	170.0	240.2	44.9	272.8	64.3	165.7	88.2	74.9	206.8	131.6	528.9	Mining and quarrying
Perkilangan (termasuk asas tani)	2,932.1	3,168.6	2,310.9	2,211.5	2,042.3	2,286.7	2,185.7	2,121.9	2,308.4	2,773.3	2,736.4	2,036.4	2,615.6	Manufacturing (including agro-based)
Elektrik, gas dan bekalan air	10.6	754.1	47.8	145.2	3,771.8	229.5	112.3	39.8	29.8	31.7	555.8	449.9	46.1	Electricity, gas and water supply
Perdagangan borong & runcit, dan restoran & hotel	2,449.0	1,970.5	1,824.5	2,267.9	1,503.4	1,640.7	2,064.3	1,688.0	2,255.3	1,808.0	1,914.5	2,718.7	2,201.3	Wholesale & retail trade, and restaurants & hotels
Perdagangan borong	1,019.5	973.1	1,039.1	1,692.4	848.0	749.6	896.8	1,117.0	1,278.4	1,136.9	1,348.9	1,972.7	1,297.7	Wholesale trade
Perdagangan runcit	942.6	538.8	488.7	412.4	392.6	832.7	706.9	414.0	830.6	600.0	506.2	564.7	728.0	Retail trade
Restoran dan hotel	486.9	458.6	296.7	163.2	262.7	58.4	460.6	157.0	146.3	71.1	59.5	181.4	175.7	Restaurants and hotels
Pembinaan	1,590.9	1,555.2	1,693.5	2,811.9	1,683.7	2,692.7	1,626.2	1,885.7	1,926.3	1,433.3	1,741.4	1,867.0	1,393.0	Construction
Harta tanah	972.5	1,600.5	1,849.0	1,108.1	721.3	3,173.6	1,672.5	1,067.3	2,347.4	2,302.9	1,110.9	1,135.7	1,924.2	Real estate
Pengangkutan, penyimpanan dan komunikasi	556.4	854.8	920.6	2,383.2	2,826.0	841.6	1,127.3	549.7	3,127.8	520.0	656.8	577.5	3,516.3	Transport, storage and communication
Aktiviti kewangan, insurans dan perniagaan	1,187.1	2,066.1	2,237.8	11,132.5	1,560.0	1,814.2	1,423.3	4,302.7	1,783.9	2,028.6	1,636.7	1,217.4	1,143.7	Finance, insurance and business activities
Perantara kewangan	338.4	499.5	956.5	6,437.6	725.4	544.3	688.2	3,656.9	797.8	1,304.5	1,184.2	209.5	313.6	Financial intermediation
Aktiviti penyewaan dan perniagaan	32.3	42.9	34.5	75.4	265.9	35.4	36.4	84.3	99.7	181.2	116.1	184.9	29.2	Renting & business activities
Penyelidikan & pembangunan	5.8	1.0	14.0	1.0	0.3	2.6	2.5	1.5	3.0	34.8	8.5	11.6	2.6	Research & development
Aktiviti perniagaan lain	810.6	1,522.7	1,232.7	4,618.4	568.4	1,232.0	696.2	560.0	883.4	508.1	327.9	811.5	798.3	Other business activities
Pendidikan, kesihatan dan lain-lain	132.6	101.2	142.4	131.4	217.5	124.2	115.1	252.5	110.9	123.3	207.3	126.5	2,098.3	Education, health and others
Sektor isirumah ²	11,795.2	10,393.2	10,897.1	10,845.5	9,457.8	11,851.2	10,023.0	11,711.3	13,869.5	12,751.7	12,809.7	14,510.8	12,207.1	Household sector ²
Sektor lain ³	783.1	566.5	841.9	739.6	2,502.8	412.6	384.3	356.7	762.2	1,890.3	450.4	713.6	803.0	Other sector ³

Nota: Berkuatkuasa April 2006, berikutan daripada pengelasan semula Sistem Statistik Institusi Perbankan (FISS), pinjaman/pembiayaan mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri dan tujuan. Pinjaman mengikut sektor (sektor ekonomi/industri + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman). Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah Jadual II.8 (sila rujuk Glosari untuk maklumat lanjut).

1 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

2 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

3 Pinjaman kepada perniagaan individu.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FISS), loans/financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose. Loans by sector (economic sector/industry + household sector) = Loans by purpose (Total loans). The breakdown by economic sectors/industries and purpose is not strictly comparable to the previous classification in Table II.8 (please refer to the Glossary for further details).

1 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

2 Household sector = total loans by purpose to households.

3 Loans to individual businesses.